

Information to identify the case:

Debtor 1	<u>Andrew D. Schildiner</u>	Social Security number or ITIN	xxx-xx-5642
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	19-12641-JKS		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Andrew D. Schildiner

5/10/19

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Andrew D. Schildiner
 Debtor

Case No. 19-12641-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 37

Date Rcvd: May 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 12, 2019.

db +Andrew D. Schildiner, 493 Hillside Ave., Allendale, NJ 07401-1114
 cr +American Honda Finance Corporation d/b/a Acura Fin, P.O. Box 168088, Irving, TX 75016-8088
 518017134 A-1 Collection Service, 2297 Hwy. 22 #906, Hamilton Square, NJ 08690
 518017135 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: Acura Financial Services, PO Box 65507, Wilmington, DE 19808)
 518017140 +Chase Home Finance, PO Box 24696, Columbus, OH 43224-0696
 518017141 +Chris James Landscaping, 33 Zazzetti St. #1, Waldwick, NJ 07463-1618
 518017145 +E-ZPass Violation Payments & Inquiries, PO Box 15186, Albany, NY 12212-5186
 518017146 +Geico, 5260 Western Ave., Chevy Chase, MD 20815-3799
 518017147 +Guaranteed Subpoena Service, Inc., 2009 Morris Ave., Union, NJ 07083-6013
 518017150 +KML Law Group PC, 216 S. Haddon Ave. Ste. 406, Westmont, NJ 08108-2812
 518017151 +Maryland Transportation Authority, PO Box 17600, Baltimore, MD 21297-1600
 518017154 +New Jersey Lawyers Service, 2333 Route 22 W., Union, NJ 07083-8518
 518017155 +New Jersey Lawyers Service, 2 Keystone Ave., Cherry Hill, NJ 08003-1629
 518017158 +PSEG, PO Box 14444, New Brunswick, NJ 08906-4444
 518017157 PayPal Credit, PO Box 5138, Luthvle Timon, MD 21094-5138
 518017159 +Red Robin Landscaping, 467 Island Rd., Ramsey, NJ 07446-1180
 518017160 Rockland Electric Company, 500 NY 208, Monroe, NY 10950
 518017152 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: New Jersey Division of Taxation,
 Compliance & Enforcement, Bankruptcy Uni, 50 Barrack St., 9th Fl., PO Box 245,
 Trenton, NJ 08695)
 518017163 +The Music Shop, PO Box 688, 56 Fanny Rd., Boonton, NJ 07005-1048
 518017164 +The Port Authority of NY & NJ, Violations Processing Center, PO Box 15186,
 Albany, NY 12212-5186
 518017166 +United States Attorney General, United States Dept. of Justice, Ben Franklin Station,
 PO Box 683, Washington, DC 20044-0683

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 11 2019 00:02:55 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 11 2019 00:02:50 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518017136 +EDI: AMEREXP.COM May 11 2019 03:28:00 American Express, PO Box 981537,
 El Paso, TX 79998-1537
 518017138 +E-mail/Text: bkmailbayview@bayviewloanservicing.com May 11 2019 00:03:23
 Bayview Loan Servicing, 4425 Ponce de Leon 5th Fl., Miami, FL 33146-1837
 518017139 +EDI: CHASE.COM May 11 2019 03:28:00 Chase Bank, PO Box 15298, Wilmington, DE 19850-5298
 518017142 +EDI: RCSFNBMARIN.COM May 11 2019 03:28:00 Credit One Bank, PO Box 98872,
 Las Vegas, NV 89193-8872
 518017143 +EDI: RCSFNBMARIN.COM May 11 2019 03:28:00 Credit One Bank, PO Box 98873,
 Las Vegas, NV 89193-8873
 518017148 +EDI: IRS.COM May 11 2019 03:28:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346
 518017149 EDI: JEFFERSONCAP.COM May 11 2019 03:28:00 Jefferson Capital Systems, LLC,
 16 McLeland Road, Saint Cloud, MN 56303
 518017153 +E-mail/Text: Jerry.Bogar@conduent.com May 11 2019 00:04:14 New Jersey E-ZPass,
 PO Box 4972, Trenton, NJ 08650-4972
 518017156 +E-mail/Text: ccd@oru.com May 11 2019 00:02:42 Orange & Rockland, 390 W. Route 59,
 Spring Valley, NY 10977-5345
 518017162 +EDI: RMSC.COM May 11 2019 03:28:00 Synchrony Bank/PayPal, PO Box 965005,
 Orlando, FL 32896-5005
 518017161 +EDI: RMSC.COM May 11 2019 03:28:00 Synchrony Bank/PayPal, PO Box 965036,
 Orlando, FL 32896-5036
 518017165 +E-mail/Text: usanj.njbankr@usdoj.gov May 11 2019 00:02:55 United States Attorney,
 Peter Rodino Federal Bldg., 970 Broad St. Ste. 700, Newark, NJ 07102-2527
 518017167 +EDI: VERIZONCOMB.COM May 11 2019 03:28:00 Verizon, 500 Technology Dr. Ste. 300,
 Saint Charles, MO 63304-2225
 518017144 +E-mail/Text: jstauaffe_bk@ebay.com May 11 2019 00:04:16 eBay, 2025 Hamilton Ave.,
 San Jose, CA 95125-5904

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518017137* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: American Honda Finance, 201 Little Falls Dr.,
 Wilmington, DE 19808)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 37

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 12, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 10, 2019 at the address(es) listed below:

Barbara Edwards on behalf of Trustee Barbara Edwards bedwardstrustee@aol.com,
NJ48@ecfcbis.com
Barbara Edwards bedwardstrustee@aol.com, NJ48@ecfcbis.com
Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
AS TRUSTEE (CWMB 2006-9) dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor American Honda Finance Corporation d/b/a Acura
Financial Services ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Kevin Gordon McDonald on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW
YORK, AS TRUSTEE (CWMB 2006-9) kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Susan S. Long on behalf of Debtor Andrew D. Schildiner susan@susanlonglaw.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7